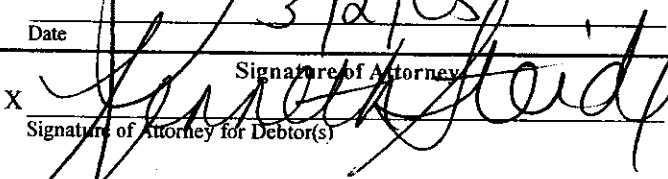


<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Western District of Pennsylvania</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Cooney, Kathleen F.</b>		Name of Joint Debtor (Spouse)(Last, First, Middle): <b></b>
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>none</b>		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <b></b>
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b>xxx-xx-4064</b>		Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): <b></b>
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>1532 Fairmont Street Pittsburgh, PA 15221</b>		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b></b>
County of Residence or of the Principal Place of Business: <b>Allegheny</b>		County of Residence or of the Principal Place of Business: <b></b>
Mailing Address of Debtor (if different from street address): <b>same</b>		Mailing Address of Joint Debtor (if different from street address): <b></b>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>		
<b>Venue (Check any applicable box)</b>		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
<b>Type of Debtor (Check all boxes that apply)</b>		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)</b>
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other <input type="checkbox"/> Clearing Bank		<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
<b>Nature of Debts (Check one box)</b>		<b>Filing Fee (Check one box)</b>
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
<b>Chapter 11 Small Business (Check all boxes that apply)</b>		
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		
<b>Statistical/Administrative Information (Estimates only)</b>		<b>THIS SPACE IS FOR COURT USE ONLY</b>
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
Estimated Number of Creditors <b>1-15      16-49      50-99      100-199      200-999      1000-over</b>		
<b>Estimated Assets</b>		
\$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million		
<b>Estimated Debts</b>		
\$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million		

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>Kathleen F. Cooney</b>	FORM BI, Page 2
<b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>			
Location Where Filed: <b>NONE</b>	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>			
Name of Debtor: <b>NONE</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.    [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.    I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> 		<b>Signature of Debtor (Corporation/Partnership)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>	
X  Signature of Debtor	<b>X Not Applicable</b> <hr/> <hr/> <hr/>		
X  Signature of Joint Debtor	<hr/> <hr/> <hr/>		
Telephone Number (If not represented by attorney)  3/2/05	<hr/> <hr/> <hr/>		
Date  3/2/05	<hr/> <hr/> <hr/>		
		<b>Signature of Non-Attorney Petition Preparer</b> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>	
Signature of Attorney for Debtor(s)  Steidl & Steinberg Firm Name Suite 2830 Gulf Tower, Pgh, PA 15219 Address		<b>Not Applicable</b> <hr/> <hr/> <hr/>	
(412) 391-8000 (fax) (412) 391-0221 Telephone Number  3/2/05		<hr/> <hr/> <hr/>	
Date  3/2/05		Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
<b>Exhibit A</b> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p>		<b>X Not Applicable</b> <hr/> <hr/> <hr/>	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Signature of Bankruptcy Petition Preparer	
		Date	
<b>Exhibit B</b> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	
X  Signature of Attorney for Debtor(s)  3/2/05		Date	

In re: Kathleen F. Cooney

Debtor

Case No.

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.						49,000.00	0.00
Ever-home Mortgage Company P.O. Box 530579 Atlanta, GA 30353-0579		First Lien on Residence first mortgage encumbering the debtor's home residence that was incurred in 1996  VALUE \$63,500.00					
ACCOUNT NO.						2,780.00	0.00
M&T Credit Corporation P.O. Box 4649 Buffalo, NY 14240		Security Agreement auto loan used to purchase a 1996 Cadillac in 2002  VALUE \$3,900.00					
ACCOUNT NO.						12,000.00	0.00
PNC Bank 2730 Liberty Avenue Pittsburgh, PA 15222		Second Lien on Residence second mortgage encumbering the debtor's home residence that was incurred in 2002  VALUE \$63,500.00					

Continuation sheets attached

Subtotal	>	
(Total of this page)		
Total	>	
(Use only on last page)		

\$63,780.00
\$63,780.00

(Report total also on Summary of Schedules)

In re Kathleen F. Cooney

Debtor

Case No. \_\_\_\_\_

(If known) \_\_\_\_\_

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

 **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.

(04/04)

In re Kathleen F. Cooney

Debtor

Case No.

(If known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.							

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal (Total of this page)	>	\$0.00
Total (Use only on last page of the completed Schedule E.)	>	\$0.00

(Report total also on Summary of Schedules)

In re Kathleen F. Cooney

Debtor

Case No. \_\_\_\_\_

(If known) \_\_\_\_\_

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR  HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
						ACCOUNT NO.
AT&T Universal Card P.O. Box 44167 Jacksonville, FL 32231		misc charge from 1998 to 2003 used for food, clothing, car repairs, living expenses, gasoline, payment of other bills and debts. card last used in 2003				15,277.00
Bank of America P.O. Box 1390 Norfolk, VA 23501		misc charge in 2002 and 2003 used for clothing, food, car repairs. card last used in 2003				1,228.00
Bank of America P.O. Box 1390 Norfolk, VA 23501		misc charge from 1999 to 2003 used for car repairs, tires, clothing, food and living expenses. card last used in 2003				7,387.00
Chase Visa P.O. Box 52188 Phoenix, AZ 85072		misc charge from 2000 to 2004 used for food, clothing, gasoline, living expenses, payment of other bills and debts. card last used Dec. 2004				10,527.00
Direct Merchants Bank Keirland I Suite 300 16430 N. Scottsdale Road Scottsdale, AZ 85254		misc charge from 2000 to 2003 used for balance transfers and payment of other bills and debts owed at the time. card last used in 2003				4,198.00

2 Continuation sheets attached

Subtotal &gt;

\$38,617.00

Total &gt;


In re Kathleen F. Cooney

Debtor

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6035320103763072</b>			misc charge in 2003 and 2004 used for home repairs and home maintenance items. card last used Dec. 2004				<b>3,289.00</b>
Home Depot Home Depot Credit Services P.O. Box 9100 Des Moines, IA 50368							
ACCOUNT NO. <b>5480420019843174</b>			misc charge from 2002 to 2004 used for food, clothing, gasoline. card last used in Dec. 2004				<b>2,629.00</b>
Household Credit Services P.O. Box 80027 Salinas, CA 93912							
ACCOUNT NO. <b>4264296299223047</b>			misc charge in 2002 and 2003 used for food, clothing, car repairs and living expenses. card last used 2003				<b>9,707.00</b>
MBNA America c/o AAA Financial Services P.O. Box 15026 Wilmington, DE 19850							
ACCOUNT NO. <b>74997872810054</b>			misc charge in 2003 used for balance transfers to pay other bills and debts with higher interest rates. card last used in 2003				<b>12,222.00</b>
MBNA America P.O. Box 15027 Wilmington, DE 19850							
ACCOUNT NO. <b>0000129830001</b>			personal loans from 1999 to 2004 used for payment of taxes, living expenses in the summer when the debtor is not paid from her job				<b>7,300.00</b>
Pittsburgh Teachers Federal Credit Union 53 South Tenth Street Pittsburgh, PA 15203							

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
ClaimsSubtotal  
(Total of this page) >**\$35,147.00**

Total &gt;

(Use only on last page of the completed Schedule F.)

In re Kathleen F. Cooney

Debtor

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4559909629867929</b>			misc charge from 2002 to 2004 used for food and payment of other bills and debts. card last used Aug. 2004				<b>7,721.00</b>
Providian P.O. Box 9016 Pleasanton, CA 94566							
ACCOUNT NO. <b>7714110756273561</b>			misc charge in 2003 and 2004 used for food, paper products and school supplies. card last used Sept. 2004				<b>514.00</b>
Sam's Club P.O. Box 981064 El Paso, TX 79998							

Sheet no. **2** of **2** continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal (Total of this page)	>
Total	>

(Use only on last page of the completed Schedule F.)

<b>\$8,235.00</b>
<b>\$81,999.00</b>

(Report also on Summary of Schedules)